BANK CLOSES ITS DOORS

A Constant Drain on Its Deposits Made It Necessary to Go Into Liquidation.

NEVADA'S GUNS IN PLACE

The Building Trades Council of Norfolk Enraged at the Election of Charles G. Kiser.

(Special to The Times-Dispatch.) NORFOLK, VA., Jan. 16.—The Ports-mouth Dime Savings Bank has closed its doors and gone into liquidation. The public was notified of this action following a meeting of the Board of Directors this morning, by the following notice posted on the doors of the institution:

"It is with regret that the Portsmouth Dime Savings Bank has to announce to the public that, being unable to realize on its securities so as to meet the continued calls of its depositors, the bank finds it necessary to close its doors and

storing confidence in the institution, when the notice was posted to-day, COST OF LIQUIDATION.

President Phillips declared this aftermoon that there was no further statement to make that the one posted on the door. He said that the matter of a receivership is in abeyance. The cost of liquidation by the bank and in its own time, to thought, would be far less than by the other process. This matter is one to be determined by the creditors of the bank, of course.

of course.

It is impossible to get any estimate of the assets and liabilities of the bank, but it is believed that by judicious handing of the situation nobody will sustain as serious losses as was feared at the time of the defalcation.

No application has as yet been made to Judge Crocker, of the Hustings Court of this city, for the appointment of a receiver for the institution, and its own officers are yet in churge of it.

MONITOR NEVADA.

MONITOR NEVADA.

MONITOR NEVADA.

The turrets and guns of the monitor Novada, now at this mavy yard, are being restored to her decks to-day. The ship has been here ever since last July, when she "kicked horself to pieces," as the mavy men say. Both her forward turret guns were fired at the same time as a test, she failed to stand it, and the work of putting the guns back is the result of the necessity that then existed for getting at her turret foindations.

The twolve-inch monsters of ordnance were lifted off the ship six months ago, and they are just being put back. The rollers under the turret have been replaced, and its machinery has been otherwise strengthened. The Arkansas has also undergone a similar operation here.

Thomas O. Orton of Eastville to-day filed a petition in bankruptcy giving his liabilities as \$3,167, with no assets. He was a hotel proprietor, and most of his creditors are Baltimore firms.

INCITING RIOT.

finds it nocessary to close its doors and to into liquidation."

The notice did not cause any excitement, nor did it attract the attention it would on any other day save Saturday, when all the banks except the Dime Savenings institution close at noon.

SUDDEN COLLAPSE.

It is understood that the bank was in excellent condition up to this morning, and the fallure to receive certain funds which it confidently expected caused it to take the action described.

Ever since the defalcation of Cashier Downing last November the directors have been doing everything in their power to make the institution a success. It looked as though they had gotten clear of the shoals and were on the way to retrieve all their losses, and the confidence among the five or six hundred depositors who remained with the bank after the November run was restored.

The end came to the directors, as to the public, with startling suddenness. The hard work of those identified with the institution to prevent its going to plees is well known here, and the public was

AN UNPRECEDENTED DEMAND FOR HIS SKILLFUL SERVICES

Richmond Continues to Pay Tribute to Merit.

CHARLES LINCOLN SMITH TO REMAIN.

His Departure for Norfolk is Again Postponed for the Accommodation of Numbers == An= other Week in Which to Consult Him.

The numerous demands for the services of Charles Lincoln Smith, the eminent New York optomitist is unprecedented in the history of Richmond and has compelled him to postpone his departure for the city of Norfolk, where his former great successes have immigestablished him in the esteem and confidence of the people.

During the past week his pariors in the Murphy's Hotel Annex have been rear-sighted all of my friends on the street. In addition to this, for the past four years I have had spotted vision. Thousands and myriads of spots seemed to be floating constantly before my face.

"Charles Lincoln Smith has eliminated this spotted vision with his original method and his prescription glasses have improved my near-sightedness to such an extent that I am no longer annoyed and feel the very greatest relief."

A POPULAR TEACHER.

Tells How She Was Belleved of Pale

If you have blurring, dizziness, neu-ralgia, headache, spots before the eyes inflammations, winking, trembling spells cataract, burning and smarting of the tions entailing not only positive injury to the sight, but untold misery, call im-mediately.



Charles Lincoln Smith, the famous New York optician, is at Murphy's Hotel Annex, private rooms Nos. 150, 152 and 154. Consultation absolutely free this week. Charles Lincoln Smith to Richmond, and Office hours—10 A. M. to 4 P. M.

A POPULAR TEACHER.

Tells How She Was Relleved of Pain and Headaches.

Miss H. Craver, of No. 511 Beverly Street, one of the popular instructresses in the pulic schools, heaps encontums on the reputation and skill of Charles Lincoln Smith. "My eyes were rough and ached, which caused me much pain and almost constant headaches," says Miss Craver,

"I had been wearing glasses about three years before I applied to Charles Lincoln Smith and received the great relief for which I had been searching. His faithful and conscientious service commends him

his unquestioned skill brings the relief they desire."

PRAISE FROM A PHYSICIAN.
Dr. G. T. Collins, the well-known physician of Highland Springs, is one of the physicians of Richmond, who has met and come in contact with Charles Lincoln Smith since he has been in this city. Dr. Collins says: "I most heartly endorse Charles Lincoln Smith and his method and prescription glasses. I have sent a number of my patients to him and each instance has been attended by phenomenal results.

"I made a personal test of his original method and am wearing a pair of his prescription glasses with the greatest satisfaction."

THE SIGHT OF YOUTH.

J. E. Baker Tells of the Restoration of His Vision.

J. E. Baker, foreman, employed at No. 1212 North Seventeenth Street, who lives at No. 525 North Eleventh, is reveiling in the delights of the sight of his youth. "I have been troubled with defective vis-ter for verys and have used a number HER PHYSICIAN'S ADVICE,

To Consuit Charles Lincoin Smith Brought
Good Results.

Mrs. John J. McDowell, of East Richmond, is one of the many enthusiasts, who have been benefited by the visit of Charles Lincoin Smith, of Richmond, and who comes forward to proclaim the facts in her case. Mrs. McDowell was formerly Miss Rosa Baker, daughter of Elifa Huker, one of the most prominent residents of Church Hill.

"For years I have thought that I was gradually going blind," she says. "My vision was blurred and spots would assume shapes and seem to be cats or small animals moving across the floor.

"I could get no relief and finally Dr."

In the delights of the sight of his youth. "I have been troubled with defective vision for years and have used a number of different kinds and styles of glasses that were made for me. None of these did me any good and my eyes would als mart and burn, when I would wear them." "I visited Charles Lincoin Smith at the privilege of doing so lind not been presented sooner. By his original method and the use of his prescription glasses, I now see with the respective propers before my oyes. Some times these spots would assume shapes and seem to be cats or small animals moving across the floor.

"I could get no relief and finally Dr."

radually going blind," she says. "My vision was blurred and spots would appear before my cyes. Some times these spots would assume shapes and seem to be cats or small animals moving across line floor.

"I could get no relief and finally Dr. Collins, my family physician advised me to come to Charles Lincoin Smith. I did so and the most wonderful results followed.

"I have been entirely relieved and by the use of his prescription glasses, I now see perfectly."

Euffered for Years, But Finally Scoured Relief.

E. Clifford Woodward, of No. 118 West Cary Street, is rejoicing over the good fortune that has recently entered his household, in which ha is joined by the good of time has been possible to my husband, direct beneficiary, and Charles Lincoin of time, but I can now do direct beneficiary and Charles Lincoin either for hours and feel no ill effects."

Venicone."

READS AND SEWS.

READS AND SEWS.

No Headsches at Night and None During the Day.

B. H. Guy, of Chesterfield, of the Richmond Paper Company, of this city, is another of the many who have been beneficed by the visit of Charles Lincoin Smith to the year so, Mr. Guy is rejoicing in the great by the wist of Charles Lincoin Smith, by his original method and prescription glasses, I now see perfectly."

Euffered for Years, But Finally Secured Cary Street, is rejoicing over the good fortune that has recently entered his household, in which ha is joined by the compact of the land, 4. Though pledged by the compact of statehood and bound by the law of their Statehood and bound by the law of the Statehood and bound b

Thalhimer's.

Thalhimer's.

Thalhimer's.

Thalhimer's.

Absolute Clearance of Every Dollar's Worth of Odd Lots and Short Lengths of Winter Goods. PRICES REGARDLESS OF COST TO MAKE ROOM FOR SPRING GOODS.

Plaid and Fancy, All Short Ends of Silks at Half Price.

Deep Price Cutting of

Ladies' and Children's Underwear.

LADIES' 50c. RIBBED VESTS AND PANTS, A GOOD, WELL MADE AND HONEST GARMENT, FOR 50c., IN ALL SIZES, FOR 42c. AT THIS SALE.

Thalhimer's.

Men's 89c, Fine Wool Fleece Lined Shirts and Drawers for, 59c Tloys' Fleece Lined Shirts and Drawers for, each 21c

Big Sacrifice of Fine Blankets.

Slightly Soiled \$5 White Blankets, to close out, choice \$2.98 gs White Wool 10-4 Blan-kets, at this sale, pair..... \$1.98

WILL SMOOT

BE OUSTED?

Senate Committee on Privileges

and Elections Hears Charges

Against Him.

TIME ALLOWED FOR ANSWER

Utah Senator's Counsel Admits

Right of Senate to Pass on

Qualification of Members.

(By Associated Press.)
WASHINGTON, Jan. 16.—The Senate

met to-day for the purpose of hearing

the representations of the attorneys on

both sides of the case involving the right

of Senator Smoot, of Utah, to occupy his

seat, Former Representative Tayler, of

Ohio, appeared for some of the Pro-

testants, and T. P. Stephenson for Na-

tional Reform Association. A. S. Worth-

ington and Waldemar Van Cott were

present on behalf of Senator Smoot, who

The first presentation was made by Mr.

Tayler, who began his scheme by saying

that he did not know that any proof

would be presented in support of the

charge that Mr. Smoot was a polya-

gamist. He took up the question of the

right of the Senate to expel a member,

contending that the Senate's authority

in the matter is limited only by the question of propriety. On the point of testimony Mr. Tayler said the Protestants expected to prove the follow-

testants expected ing charges:

1. The Mormon priesthood, according to the doctrine of the church and the belief and practice of its membership, is vested and practice of the membership and assumes to exercise supreme

authority in all things temporal and spiritual, civil and political. The head of

polygamous cohabitation. On the contray:

(A) As the ruling authorities of the church they promulgate in the most solemn manner the decirine of polygamy without reservation.

(B) The president of the Mormon Church and a majority of the twelve apostles now practice polygamy and polygamous cohabitation, and some of them have taken polygamous wives; since the mainifeste of 1890 those things have been done with the knowledge and countenance of Reed Smoot; plural marriage ceremonies have been performed by apostles since the manifesto of 1890, and many bishops and other high officials of the church have taken plural wives since that time. All of the first presidency and the twelve apostles encourage, countenance, conceal and connive at polygamy and polygamous cohabitation and lostinguished preferment those who most persistently and defiantly violate the law of the land.

4. Though pledged by the compact of statebood and bound by the law of their

also was in attendance.

Big Cut in Comforts.

\$1.50 White Tufted Cotton Full Size Comforts, at this sale, heavy and light weights.

\$3.50 Satteen Covered Comforts, for...... \$2.48

lished by the church without any reference to the manifesto."

TIME FOR REPLY.

In reply, Mr. Worthington said the statements made by Mr. Tayler differ very materially from the charges made in the formal statements, and he asked time in which to make reply, which was granted. Worthington agreed that there

dime in which to make reply, which was granted.

Mr. Worthington agreed that there was no limit to the power of the Senate' to pass upon the qualification of its own members, but contended that its jurisdiction is limited. He then laid down the general proposition that the Senato was without jurisdiction of offenses, which may have been committed before a member became a senator, unless committed in connection with his election.

"Do you mean," asked Senator Pettus, a member of the committee, "that this body is not permitted to inquire as to any moral quality of one of its members, with a view to his expulsion; that, no matter what he did or said before his election, the election purified him?"

Mr. Worthington replied that such was his meaning, and he quoted the action of the Senate in the Roach, case and the position of the House in, the Roberts case in support of this view.

In reply to a questigin from Senator Hopkins as to what will be the effect if the offense should have jurisdiction. He also said, replying to Senator Beveridge, that it was not intended to admit his election. Senator McComms asked whether there was any one present who appeared for the person who charges Mr. Smoot with being a polygamist.

No one answered, and Mr. Worthington said that if any one did appear to support that charge, it must be borne in mind that Mr. Smoot has positively defined. He referred to Mr. Smoot's answer setting forth the circumstances of his marriage, which Mr. Worthington said is the only marriage he has ever contracted.

PRODUCE THE PROOF.

Mr. Worthington referred to the charge that Mr. Smoot took an oath to support that there is convention with he is east. Committee on Privileges and Elections

a few miles from Manchester.

Mr. Worthington referred to the charge that Mr. Smoot took an oath to support the church in connection with his election in 1900 as an apostle of the Mormon church. The oath taken by Mr. Smoot as senator had been declared, he said, incompatible with the former oath, and, continued Mr. Worthington, "If any one

the United States was taken with mental reservation, let it be prodused."

If that charge could be supported, said he, it would convict Mr. Smoot of acting a lie, and would be a violation of the compact between Utah and the United States, by which Utah was admitted into the Union as a State. This charge, he argued, demanded proof, for if it can be shown that Mr. Smoot has furthered a movement to promote polygumy contrary to the contract, "then we will say, of course, that Mr. Smoot ought to be expelled."

profession in the orders of county. After a short independent practice, he was elected Commonwealth's attorney, which position he held until he was chosen judge of the Third Circuit. He succeeded himself three times, and has just been elected for a fourth term, although the circuit has now been changed to the Fourth Judicial Circuit, embracing the counties of Chesterfield, Nottoway, Amelia, Powhatan and Dinwiddle.

Before he was chosen Commonwealth's attorney he served some time as county superintendent of schools with distinguished ability.

In 1876, Judge Hancock married Miss Mollie Taylor, of Chesterfield county, a sister of Mr. W. H. Taylor, Mrs. Phoche Morris and Miss Cornella Blanch Taylor, and haff sister of Captain G. Watt Taylor, and Mrs. J. B. Elam, of this city.

Judge and Mrs. Hancock have five children—Mary, Reverly, Cornella, John B., Ella and Helen Hamilton. He has one sister, Miss Ella, who lives with him, and two half brothers, Professor Charles Winston, of Farmville.

Judgo Hancock has for a long time been an active member of Clopton Street Bapist Church, and is considered a substantial pillar of that church. His influence is widespread, and his counsels in church matters are sought upon all occasions. He has a personal magnetism that has made for him many friends and admirers. There is unusual concern regarding his condition, and many prayers are being daily offered for his recovery.

FUNERAL OF MISS WINSTON. spiritual, civil and political. The head of the church claims to receive divine revelations, and these Reed Smoot by his covenants and obligations is bound to accept and obey.

2. The first presidency and twelve apostles, of whom Reed Smoot is one, are supreme in the exercise of the authority of the church and in the transmission of that authority to their successors. Each of them is called prophet, seer and revelator.

3. As shown by their teaching and by their own lives, this body of men has not abandoned belief in polygamy and polygamous cohabitation. On the contray:

(A) As the ruling authorities of the course, that Mr. Smoot ought to be expelled."

Mr. Worthington read a large number of court decisions leading up to the abandonment of polygamy, and then read from official church proclamations, including the manifesto of 1890, declaring that polygamy should be abolished. He also read the annesty proclamation of President Tarrison, and declared not only by this proclamation, but by acts of Congress, the people of Utah had been absolved from the charge of polygamy by complying with the enabling act admitting the State to the Union.

To Teach in Petersburg.

Mrs. 18, Louise Hennist, who recently virited Petersburg as a guest of Miss Lacta Hartley, has decided to open a class in vocal music in that city and will begin teaching in the near future, Mrs. Bennist was the visiting soloist the last meeting of the Wednesday Club, and delighted every one with her splindid voice and artistic singing. She is a pupil of Edouardo Marzo, of New York,

The Road to Health

is not shown on the map of the City, but everybody with a troubled digestion can find it by using Dr. Deane's Dyspepsia Pills. Price 25

White wrapper if constipated, Yellow if bowels are regular.



An Every Day Remark. "See her teeth." She uses Kremo Dentine. Price 250.

THE TRACLE DRUG CO.

50c. Flanneletto Waists 25c.

WAISTS SACRIFICED.

COAT REDUCTIONS. Best Grade of Kersey Coats, box and military effects, regardless of cost,

\$12.50 and \$10 Coats now #0. \$20 Coats now \$10.

RAIN COATS.

\$10 Rain Proof Coats \$7.50

MANCHESTER

Judge B. A. Hancock Is in an

Unconscious Con-

dition.

IS NOT EXPECTED TO LIVE

The Funeral of Miss Winston.

Services in the Churches.

Personal.

Manchester Bureau, Times-Dispatch, No. 1102 Hull Street. Judge Beverly Augustus Hancock, one

of the most beloved men in Chesterfield

county, lies at death's door, at his home,

medicine, leaving the rest to nature,

Judge Hancock is suffering

VERY ILL IN

A garment to be used in all seasons, but included in our great clearing sale. \$25 Cravenette Coats \$20.00 to Cravenette Coats \$15.00 now \$12.50 \$12.50 Rain Proof Coats \$10.00

FUR BARGAINS.

Some choice selections in our Fur Department at greatly reduced fig-Double Fox Scarfs, \$15.00 former price \$25, now.... Double Lynx Scarfs, \$20.00 850 Genuine Mole Skin \$25,00 \$15 Natural Mink Searts, \$8.50

CHILDREN'S COATS.

\$10 Velvet Conts reduced \$7.50 \$8.48 Velvet Conts reduced \$6.48 \$6.48 Velvot Coats reduced \$4.98 S Velvet Coats reduced \$3.98 \$12.50 Cloth Coats reduced \$7.50 Odds and ends in Coats \$2.50

At the last meeting of Stuart Lodge Odd-Fellows, the officers for the term were installed by District Deputy Grand Masier J. W. Driver, of Henderson Lodge. They are: Noble grand. E. H. Carter; vice-grand. E. H. Neblett; secretary, G. W. Blankenship; treasurer, W. E. Adams; chaplain, C. V. Green; warden, H. A. Jordan; conductor, L. R. Brown; noble grands, J. G. Saunders, W. J. Lewis; guardians, E. J. Andrews, C. S. Sutton, W. S. Huband, James Carter; vice-grands, E. S. Moody and G. W. Payne.

Payne.

A tent of Maccabees will be organized at Odd-Fellows' Hall, Eighth and Hull Streets, Tucsday night at 8 o'clock.

PERSONAL AND BRIEFS

A FEW SILK VELOUR COATS AT HALF PRICE.

These garments are all elegantly lined with light brocade satin and heavily interlined. \$50 Coats reduced \$25.00 M0 Coats reduced to Coats reduced \$15.00 Fur Coats and Astrachan Capes, less than cost.

\$50 Near Seal Coats \$50.00 \$50 Near Seal Coats \$40.00 \$10 Near Seal Coats \$30.00

TAILOR-MADE SUITS.

Odds and ends, regardless of cost.

the death of Miss Ethel May Hatchet, in New York. She was the niece of Miss Mary French, and has other rela-tives and friends here, who regret her death. theme will be, "Tho Dream of a Name-less Woman." The other pulpits will be occupied with their regular pastors.

Mrs. Charles Stein continues to im-The ladies of the City Mission are quite well satisfied at the proceeds of the "tea" given at the residence of Mrs. W. B. Bradley on Friday night,

Mrs. S. B. Bars has improved to the extent of being able to sit up.

JAPOLAC Floor Finish,

TANNER PAINT AND OIL CO.. 1419 E. Main Street.



Best Quality Groceries for Less Money; More Groceries for Same Money.

BIG BARGAINS IN CANNED GOODS.

Pure Leaf Lard, bost young Green or Mixed, 30c

Black Eyed Peas, quart. 5c
Lemons, per dozon. 18c. \$2.75
Herrings, Roe, per ½ bbl. \$2.75
Tea Try our Green or Mixed, 30c 30c Cal. Evap'a'd Peaches, Tea. Try our Green or Mixed, Cheese, Best Gream, Chipped Beef, 19-1b, cans, 8 Large Fat Mackeral, Surredded Cocoanut, 25c Kenton Ryo, gallon NXXX, or Vanilla Syrup, Garat Masons' 10c Whiskies. Gibson XXXX, or Tye, per quart bottle. Wines. Per quart like, per gallon 45c Smithfield Hams. Small. Bakers Chocolates, eake... 15c Jellies, pound 20c Tomatoes, cans 6c Clipped. 3 dozen for 25e or \$4.00 per barrel : ½ bbls.... New Seeded Raisins 10c Green Rio Coffee, 10c Good Brooms 3 string, 10c; 15c Kitchen Soap for cleaning, 3 5c New Prunes, 7 pounds 25c Mince Meat, Home-Made, 6c Preserves Home-Made, put 30c Porto Rica Tobacco, Snow Flake Flour,

Down-Town Stores: BEMITTANCES MUST ACCOMPANY ALL SHIPPING ORDERS.

S. ULLMAN'S SON, Wholesale and Retail Grocer. Up-Town Store 1 608 East Marshall Street. Phone 31.

For more than a week Judge Hancock has been in an unconscious and a semiconscious condition. His physician, Dr. T. P. Matthews, has practically given up hope, and has discontinued the use of cere-meningitis. His doctor says ha is not now feeling the pain that racked White A Sugar, $^{6 \text{ lbs.}}_{\text{for.}}$ 25c Best Tomatoes, $^{\text{lnrgo}}_{\text{cans.}}$ 7c him before he became unconscious. It seems now that he is within the shadow seems now that he is within the shadow of death's door. The ill man is a self-made man. He built himself up to a leading man of the community by hard, persistent work. He never attended college, but sought knowledge at the little country school and over the midnight candle. He was born in Chesterfield county in September, 1847, and is, therefore, a comparatively young man. He served during the latter years of the Civil Wan as a mere stripling, in the Chesterfield Cavalry. After the war he continued to study, and mastered the intricacles of the leading lawyers of Chesterfield county. After a short independent practice, he was elected Commonwealth's attorney, which Sugar Corn, Con.....

Sugar, best granulated per pound..... Jefferson Spring Wheat 7c Flour, \$5.25 per barrel 8c Witch Hazel Tollet Soan. Witch Hazel Tollet Soan. Table Peaches, large cans. 25c Octagon Shape Scap, Early June Peas, 9c New Codfish, Bonoless, 1-pound pkg. 5c Starch, Large Lump, 4c Boston Baked Beans,

65c 15c Thistle Brand Tomatoes, 25c

5c New Hom'y & Grits 3 lbs 5c

WholeSweet Pickle per 10c Hams, Small California, Best 9c Quality, per pound.

Fresh French Candy per 6c New N. C. Herrings

patent family, per bag 29c. \$4.50

New Cleaned Currants Brushes Blacking and 5c

Brushes Serubbing and Duffy's Malt Whiskey, per bottle. Hay, No. 1, Timothy, Raromel Syrup, gallon 150; 29c Ship Stuff, hundred Sl.15

garding his condition, and many first are being daily offered for his recovery.

FUNERAL OF MISS WINSTON.

The funeral of Miss Willie A. Winston, of Bon Alir, will be from the home of her brother, Captain J. C. Winston, of Chesterfield county, at 2 o'clock this afternoon. Her relatives in this city and Richmond, who will attend the funeral, will leave on the 12:30 o'clock train today over the Southern and get off at Robson's.

Miss Winston died at her home yesterday morning at 5 o'clock. She had many friends who grieve at her death.

CHURCH NOTICES,

Rev. R. M. Chandler's subject at Central Methodist Church, this morning will be 'Christian Conservatism.' At night he will preach a special sermon to Joseph E. Johnston Camp on "The Christian Soldiers."

Rev. W. W. Sisk will have as his morning subject: "A Wrestle With the Devil." At night he will preach on "The Seven Churches of Asia Minor."

Rev. J. T. Routten will have as his subject at the morning service, "Bohind the Curtain With God," and at night his